

**Information to identify the case:**

Debtor 1	<u>Ronnie J Clark</u>	Social Security number or ITIN	xxx-xx-5660
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth J Clark</u>	Social Security number or ITIN	xxx-xx-4732
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-26450-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronnie J Clark  
aka Ron J Clark

Elizabeth J Clark  
aka Elizabeth Joan Clark, aka Elizabeth J  
McFarland

12/9/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Ronnie J Clark  
Elizabeth J Clark  
DebtorsCase No. 19-26450-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 71

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Ronnie J Clark, 445 Port Monmouth Road, Port Monmouth, NJ 07758-1627  
jdb +Elizabeth J Clark, 28 Robinhood Drive, Mountain Lakes, NJ 07046-1463  
cr +First Financial Federal Credit Union, attn: Michael R. DuPont, Esq., 229 Broad St.,  
PO Box 610, Red Bank, NJ 07701-0610  
cr +Hill Wallack LLP, 21 Roszel Road, Princeton, NJ 08540-6669  
cr +WELLS FARGO BANK, N.A., c/o Saldutti Law Group, 800 N Kings Highway Suite 300,  
Cherry Hill, NJ 08034-1511  
518428878 +3 Ronson LLC, c/o Absolute Properties, 115 East 11th Avenue, Roselle, NJ 07203-2013  
518428879 +ADT Security System, 19 Schoolhouse road, Somerset, NJ 08873-1385  
518428880 +Atlantic Health System, PO Box 21385, Attn: Bankruptcy Dept, New York, NY 10087-1385  
518428881 +BonVenture Services, LLC, 34 Ironia road, PO Box 850, Flanders, NJ 07836-0850  
518428885 +Catherine McFarland-Harvey, 28 Robinhood Drive, Mountain Lakes, NJ 07046-1463  
518428887 +Cawley & Bergmann, LLC (Citibank, N.A.), 550 Broad Street, Suite 1001,  
Newark, NJ 07102-4542  
518428888 Chase, PO Box 78420, Phoenix, AZ 85062-8420  
518428893 +Constant Contact/Reservoir Place, 1601 Trapelo Road, Waltham, MA 02451-7333  
518428896 +Daniel E. Straffi, Esq., 670 commons Way, Toms River, NJ 08755-6431  
518428899 +Evan M. Goldman, Esq., c/o A.Y. Strauss, LLC, 101 Eisenhower Parkway, Suite 412,  
Roseland, NJ 07068-1055  
518428900 Facebook/Instagram, 1601 Willow Road, Attn: Bankruptcy Dept, Menlo Park, CA 94025-1452  
518428903 +Gymboree Play & Music GPPI, 221 Main St., Suite 780, San Francisco, CA 94105-1919  
518428904 +Gymboree Play Programs Inc Plan & Music Cente, 500 Howard Street, Suite 200,  
San Francisco, CA 94105-3027  
518428905 +Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226  
518428906 Hillsborough Centre LP, c/o The Olde Mill Inn, 255 Route 202, Basking Ridge, NJ 07920  
518428907 +Hulafrog Inc, c/o Alyson Denzler, 60 E Washington Ave, Atlantic Highlands, NJ 07716-1326  
518428908 Isaacson Orthodontics, LLP, 103 Parker road, Attn: Bankruptcy Dept,  
West Long Branch, NJ 07764-1009  
518428909 +John N. Chafos, Fairlite Holding LLC, 299 US Hwy 22 East, Dunellen, NJ 08812-1714  
518428910 Julia M. Mateyka, 7 Carter Ct, Hillsborough, NJ 08844-3200  
518476466 +Life Time Athletic, 14 Fernwood Rd., Florham Park, NJ 07932-1906  
518476465 +Life Time Athletic, Attn: Dan Nielsen, 14 Fernwood Rd., Florham Park, NJ 07932-1906  
518428913 +Middletown Sewerage Authority, PO Box 281, Attn: Bankruptcy Dept,  
Middletown, NJ 07748-0281  
518428914 +Nixon Peabody/Andrew Loewinger Esq, 799 9th., NW, Suite 500, Washington, DC 20001-5327  
518428917 Prime Healthcare Services-St Clares LLC, PO Box 536597, Attn: Bankruptcy Dept,  
Pittsburgh, PA 15253-5907  
518428918 Prime Healthcare Services-St Clares LLC, PO Box 949, Attn: Bankruptcy Dept,  
matawan, NJ 07747--0949  
518428920 +Rapid Capital Funding, 11900 Biscayne Blvd, Suite 201, Miami, FL 33181-2756  
518428921 Riverview Medical Associates PA, PO Box 249, Attn: Bankruptcy Dept,  
Red Bank, NJ 07701-0249  
518428922 +Robert F. Crook CPA, CFF, Lenfell Associates LLC, 41 The Crescent,  
Montclair, NJ 07042-2641  
518428923 +Robert J. Flanagan III, Greenbaum, Rowe, Smith & Davis, PO Box 5600,  
Woodbridge, NJ 07095-0988  
518428925 +Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511  
518428927 +State New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
518428928 +State of New Jersey Division of Taxation, PO Box 245, Attn: Bankruptcy Dept.,  
Trenton, NJ 08695-0245  
518428929 +State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
518428934 +Wells Fargo Bank, N.A., Gwen Williams, 301 S. Tryon Street, 16th Floor,  
Charlotte, NC 28282-1915  
518428936 +Wells Fargo Bank, NA/SBA Lending, 1455 West Lake Street, Suite 306,  
Minneapolis, MN 55408-2648  
518428938 +WorldPay Merchant Services, 150 Mercury Village Drive, Durango, CO 81301-8955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 10 2019 00:01:08 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518428883 EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One, PO Box 6492,  
Attn: Bankruptcy Dept, Carol Stream, IL 60197-6492  
518428882 EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One, PO Box 30285,  
Attn: Bankruptcy Dept., Salt Lake City, UT 84130.0285  
518428884 +EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One Bank USA NA, 4851 Cox Road,  
Glen Allen, VA 23060-6293  
518428886 +E-mail/Text: bankruptcy@cavps.com Dec 10 2019 00:01:34  
Cavalry SPV I, LLC as assignee of Citibank, N, 500 Summit Lake Drive, Suite 400,  
Valhalla, NY 10595-2321

District/off: 0312-3

User: admin  
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Total Noticed: 71

Date Rcvd: Dec 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518428889 +EDI: CITICORP.COM Dec 10 2019 04:23:00 Citibank, N.A., 701 East 60th St North,  
Attn: Bankruptcy Dept., Sioux Falls, SD 57104-0493  
518428890 +EDI: COMCASTCBLCENT Dec 10 2019 04:23:00 Comcast, One Comcast Center,  
Philadelphia, PA 19103-2899  
518428891 EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenity Bank, PO Box 659728, Attn: Bankruptcy Dept,  
San Antonio, TX 78265-9728  
518428892 +E-mail/Text: tuscolsup@fisglobal.com Dec 10 2019 00:01:42  
Complete Payment Recovery Services, Inc. (Pro, 3500 5th St, Attn: Bankruptcy Dept,  
Northport, AL 35476-4723  
518428894 EDI: CRFRSTNA.COM Dec 10 2019 04:23:00 Credit First N.A. (Firestone), PO Box 81344,  
Att: Bankruptcy Dept, cleveland, OH 44188-0344  
518428895 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 09 2019 23:56:57  
Credit One Bank, N.A., PO Box 98875, Las Vegas, NV 89193-8875  
518428897 EDI: IRS.COM Dec 10 2019 04:23:00 Department of the Treasury IRS, PO Box 7346,  
Attn: Bankruptcy Dept., Philadelphia, PA 19101-7346  
518428901 +E-mail/Text: laura@redbanklaw.com Dec 10 2019 00:00:14 First Financial Federal Credit Union,  
c/o McKenna DuPont Higgins & Stone, 229 Broad St, Red Bank, NJ 07701-2009  
518428902 +E-mail/Text: bankruptcy-notification@google.com Dec 10 2019 00:00:15 Google Ad Words,  
Legal Dept-Ads Arbitration, 1600 Amphitheater Parkway, Mountain View, CA 94043-1351  
518428911 E-mail/Text: bncnotices@becket-lee.com Dec 10 2019 00:00:20 Kohl's, PO Box 2983,  
Attn: Bankruptcy Dept, Milwaukee, WI 53201-2983  
518428912 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 09 2019 23:56:58 LVNV Funding LLC,  
PO Box 1269, Greenville, SC 29602-1269  
518428915 +E-mail/Text: bankruptcy@pseg.com Dec 09 2019 23:58:53 PSE&G, Attn: Bankruptcy Dept,  
PO box 490, Cranford, NJ 07016-0490  
518428916 +EDI: PRA.COM Dec 10 2019 04:23:00 Portfolio Recov Assoc, 150 Corporate Blvd,  
Norfolk, VA 23502-4952  
518428919 +E-mail/Text: bknotices@providentnj.com Dec 10 2019 00:01:45 Provident Bank,  
239 Washington Avenue, Attn: Bankruptcy Dept., Jersey City, NJ 07302-3828  
518428924 +EDI: RMSC.COM Dec 10 2019 04:23:00 SYNCB/Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
518428926 E-mail/Text: jennifer.chacon@spservicing.com Dec 10 2019 00:02:00 Select Portfolio Service,  
PO Box 65450, Attn: Bankruptcy Dept., Salt Lake city, UT 84165-0450  
518431375 +EDI: RMSC.COM Dec 10 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518428930 EDI: TDBANKNORTH.COM Dec 10 2019 04:23:00 TD Bank, N.A., 32 Chestnut St,  
Lewiston, ME 04240  
518428931 +EDI: WTRRN BANK.COM Dec 10 2019 04:23:00 TD Bank/Target, PO box 673,  
Minneapolis, MN 55440-0673  
518428932 EDI: VERIZONCOMB.COM Dec 10 2019 04:23:00 Verizon, PO Box 15124, Attn: Bankruptcy Dept,  
albany, NY 12212-5124  
518476467 +EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo Bank, 301 S. College, MAC D1053,  
Charlotte, NC 28202-6000  
518428933 +EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo Bank, N.A., 1620 East Roseville Parkway,  
1st Floor #100, Roseville, CA 95661-3995  
518428935 +EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo Bank, N.A., 3476 Stateview Blvd,  
Fort Mill, SC 29715-7200  
518428937 EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo Visa Card Services, PO Box 77053,  
Attn: Bankruptcy Dept, Minneapolis, MN 55480-7753

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518428898\* Department of the Treasury-IRS, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 71

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Donald F. Campbell, Jr. on behalf of Debtor Ronnie J Clark dcampbell@ghclaw.com, 4433@notices.nextchapterbk.com  
Donald F. Campbell, Jr. on behalf of Joint Debtor Elizabeth J Clark dcampbell@ghclaw.com, 4433@notices.nextchapterbk.com  
Michael Kahme on behalf of Creditor Hill Wallack LLP mkahme@hillwallack.com, fmansmann@hillwallack.com  
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
Rebecca Ann Solarz on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee Et Al... rsolarz@kmlawgroup.com  
Rebecca K. McDowell on behalf of Creditor WELLS FARGO BANK, N.A rmcdowell@slgcollect.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9